THE 72-HOUR CONTINUITY DRILL

Testing Estate Readiness Under Simulated Duress

March 2023

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EXECUTIVE SUMMARY

The 72-Hour Continuity Drill tests whether an estate's continuity protocols function under real-world execution stress. This framework simulates the critical first 72 hours following a principal's death—the period when immediate action is required but emotional capacity is lowest. Purpose: Most estate plans fail not from poor design, but from poor execution. The 72-Hour Drill identifies execution gaps before they become crises. Methodology: The executor (or designated successor) attempts to:

1. Locate all critical documents
2. Access necessary accounts
3. Notify required parties
4. Secure assets
5. Initiate administrative procedures

Without consulting the principal. Passing Criteria:

- All P-Series instruments located within 2 hours
- All designated places accessed within 24 hours
- All critical parties notified within 48 hours
- All immediate financial obligations identified within 72 hours
- Zero information gaps requiring principal clarification

Failure = Critical continuity gap requiring immediate remediation. This drill is operational, not theoretical. Estates that pass this drill survive succession events intact. Estates that fail experience delays, costs, and family disputes.

THE 72-HOUR TIMELINE

Hour 0: Event Notification

Scenario: Executor receives notification of principal's death (or incapacity). Immediate Questions:

- Where are the estate documents?
- Who needs to be notified?
- What immediate financial obligations exist?
- How do I access accounts?
- Where are the keys/passwords/combinations?

If these cannot be answered immediately -> continuity failure.

Hours 0-2: Document Location

Objective: Locate all P-Series instruments and R-Series registries. Executor Actions:

- [ ] Retrieve executor letter/packet (should be in known location)
- [ ] Locate P-01 through P-10 (should be in single binder or location)
- [ ] Locate R-01 through R-04 (registries)
- [ ] Verify all documents present (use R-01 Master Registry as checklist)

Passing: All documents located within 2 hours Warning: Documents located in 2-6 hours (indicates unclear instructions) Failure: Documents not located within 6 hours (critical gap) Common Failure Points:

- Executor doesn't know where documents are stored
- Documents stored in multiple locations (fragmented)
- Key documents missing (never created or lost)
- Safe combination unknown

Hours 2-12: Access Verification

Objective: Verify access to all designated places (DPs). Executor Actions:

- [ ] Access DP-01 (typically password manager)
- [ ] Access DP-02 (typically home safe)
- [ ] Access DP-03 (typically bank deposit box)
- [ ] Access additional DPs per R-04 registry
- [ ] Verify recovery mechanisms function if primary access fails

Passing: All DPs accessible within 12 hours Warning: DPs accessible in 12-24 hours (delays but manageable) Failure: Any DP inaccessible within 24 hours (critical blockage) Common Failure Points:

- Password manager master password unknown
- Safe combination not documented or incorrect
- Bank won't grant deposit box access to executor
- Two-factor authentication device missing

- Backup access methods don't work

Hours 12-24: Account Inventory

Objective: Identify all financial accounts and immediate obligations. Executor Actions:

- [ ] Review P-02 (Accounts Register)
- [ ] Identify accounts requiring immediate action
- [ ] Locate account access credentials (via DP-01 typically)
- [ ] List all standing orders/direct debits (from P-04)
- [ ] Identify accounts with co-signers vs sole ownership

Passing: Complete account inventory within 24 hours Warning: 90% inventory complete in 24 hours (acceptable) Failure: Less than 80% inventory (gaps indicate poor documentation) Common Failure Points:

- Accounts listed in P-02 but credentials not in DP-01
- Undocumented accounts discovered later
- Joint vs sole ownership unclear
- Standing orders not documented

Hours 24-48: Critical Notifications

Objective: Notify all parties requiring immediate notification. Executor Actions:

- [ ] Notify banks/financial institutions (freeze accounts if needed)
- [ ] Notify insurance companies (life insurance claims)
- [ ] Notify employers/pension providers
- [ ] Notify HMRC (inheritance tax notification if applicable)
- [ ] Notify solicitor (probate initiation)
- [ ] Notify family members per P-10 (Succession Plan)

Passing: All critical parties notified within 48 hours Warning: Notifications complete in 48-72 hours Failure: Key parties not notified within 72 hours Common Failure Points:

- Contact information outdated or incorrect
- Unclear who needs notification (not documented in P-10)
- Institution-specific notification procedures unknown
- Required documentation not immediately available

Hours 48-72: Financial Stabilization

Objective: Ensure all immediate financial obligations are met or deferred. Executor Actions:

- [ ] Identify bills due within 30 days (mortgage, insurance, utilities)
- [ ] Ensure sufficient liquidity for immediate expenses
- [ ] Freeze discretionary spending (if joint accounts)
- [ ] Identify income sources (pensions, investments) and continuation
- [ ] Secure physical assets (property, vehicles, valuables)

Passing: All immediate obligations identified and addressable Warning: Most obligations identified, minor gaps acceptable Failure: Critical obligations unknown or cannot be met Common Failure Points:

- Insurance premium due but payment method unclear
- Mortgage payment upcoming but funds in frozen account
- Utilities at risk of disconnection (no automatic payment)
- Property security concerns (keys, alarm codes unknown)

PRE-DRILL PREPARATION

Executor Briefing (Principal conducts with Executor):

Session 1: Document Location (30 minutes)

Principal shows Executor:

- Where P-Series instruments are stored (specific location)
- How to access storage location (keys, codes, location)
- What the binder/documents look like (physical description)
- Backup location if primary unavailable

Executor confirms:

- Can locate storage location independently
- Has necessary access (keys or combinations)
- Knows what they're looking for

Red Flag: If principal says "I'll tell you later" or "you'll figure it out" -> FAILURE before drill even starts.

Session 2: DP Access (45 minutes)

Principal provides Executor with:

- List of all DPs (from R-04 registry)
- Access method for each DP
- Backup access if primary method fails

Example:

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DP-01: 1Password (Password Manager)
Primary Access: Master password in sealed envelope (DP-05)
Backup Access: Emergency kit (DP-02, home safe)
DP-02: Home Safe
Primary Access: Combination (written in executor packet)
Backup Access: Key (with solicitor in DP-06)
DP-03: HSBC Safety Deposit Box
Primary Access: Box key (in DP-02) + death certificate
Backup Access: Bank manager authorization with probate docs
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Critical: Executor actually tests access during this briefing

- Open password manager with emergency kit
- Open safe with combination
- Verify bank deposit box key fits

Don't assume. Test.

Session 3: Critical Contacts (30 minutes)

Principal provides list of:

- Solicitor (name, firm, phone, email)
- Accountant

- Financial advisor
- Insurance broker
- Family members to notify
- Business partners (if applicable)

Executor confirms:

- Has current contact information
- Knows which contacts are most urgent
- Understands notification sequence

DRILL EXECUTION

PROTOCOL Scheduling: Recommended: Annually, on a specific date (e.g., Principal's birthday, or fixed calendar date) Participants:

- Executor (primary person running drill)
- Principal (observes but does NOT assist)
- Optional: Backup executor (if designated)

Duration: 4-6 hours (can be spread across a weekend) Rules:

1. Executor acts as if principal is unavailable (death or incapacity)
2. Principal cannot provide hints, clarifications, or assistance
3. All information must come from documented sources
4. Time all activities (use stopwatch/timer)
5. Document all failures or delays

Phase 1: Document Retrieval (Timed) Start Timer Executor Tasks:

- [ ] Locate executor packet/letter
- [ ] Locate P-Series instruments (all 10)
- [ ] Locate R-Series registries (all 4)
- [ ] Verify nothing missing (check R-01 for document list)

Stop Timer Record time: _____ minutes Passing: 0-30 minutes Warning: 30-120 minutes Failure: 120+ minutes or cannot locate Debrief:

- What was easy?
- What caused delays?
- What improvements needed?

Phase 2: DP Access (Timed) For each DP in R-04: DP-01 (Password Manager):

- [ ] Locate access credentials
- [ ] Successfully log in
- [ ] Verify can view sample account credential

DP-02 (Home Safe):

- [ ] Locate combination or key
- [ ] Successfully open safe
- [ ] Verify contents present

DP-03 (Bank Deposit Box):

- [ ] (Simulated - don't actually go to bank during drill)
- [ ] Verify executor has key
- [ ] Verify knows which bank/branch
- [ ] Verify knows access procedure

Record:

- DPs successfully accessed: _____

- DPs failed to access: _____
- Time required: _____ minutes

Phase 3: Account Inventory (Timed) Executor Tasks:

- [ ] List all accounts from P-02
- [ ] Cross-reference with DP-01 (verify credentials exist)
- [ ] Identify any account without credential
- [ ] Flag any unclear ownership (sole vs joint)

Debrief:

- All accounts have credentials? Yes / No
- Any undocumented accounts discovered? Yes / No
- Any confusion about account ownership? Yes / No

Phase 4: Notification Simulation Executor Tasks:

- [ ] Review P-10 (Succession Plan)
- [ ] List all parties requiring notification
- [ ] Verify contact information current
- [ ] Draft notification sequence (who first, second, etc.)

Do NOT actually notify (this is a drill) Debrief:

- Is notification list complete?
- Is contact info current?
- Is sequence clear?

Phase 5: Financial Obligation Review Executor Tasks:

- [ ] Review P-04 (Income & Obligations)
- [ ] Identify all upcoming obligations (30 days)
- [ ] Verify payment methods
- [ ] Identify any liquidity concerns

Debrief:

- Can all obligations be met? Yes / No
- Any liquidity gaps? Yes / No
- Any payment methods unclear? Yes / No

SCORING REMEDIATION

Drill Scorecard:

Category	Time/Success	Score	Max Score
Document Retrieval (0-30 min)	_____ min	/100	100
DP Access (all successful)	_____ DPs	/100	100
Account Inventory (100% complete)	_____%	/100	100
Notification List (current & complete)	Yes/No	/100	100
Financial Obligations (all identified)	Yes/No	/100	100
TOTAL		/500	500

Passing Thresholds:

- 450-500 (90-100%): Excellent - minor tweaks only
- 400-449 (80-89%): Good - some improvements needed
- 350-399 (70-79%): Acceptable - significant gaps to address
- Below 350 (<70%): FAILURE - immediate remediation required

Common Failure Points & Remediation:

Failure: Documents not located within 2 hours Diagnosis:

- Storage location unclear
- Access method unknown
- Documents not in expected location

Remediation:

- Clarify exact storage location with executor
- Provide physical/digital map if needed
- Consider backup document set in second location
- Update P-10 (Succession Plan) with explicit instructions

Retest: Within 30 days

Failure: DP access unsuccessful Diagnosis:

- Combination incorrect
- Key missing

- Password unknown
- Two-factor device unavailable

Remediation:

- Verify combination/password current
- Test access method
- Provide backup access method
- Document recovery procedure in R-04
- Consider sealed envelope with access details (held by executor or solicitor)

Retest: Within 14 days

Failure: Accounts without credentials Diagnosis:

- Account documented in P-02 but credentials not in DP-01
- Credentials exist but link unclear
- Account access method changed

Remediation:

- Add missing credentials to DP-01
- Verify all P-02 accounts have corresponding DP-01 entries
- Test login to verify credentials work
- Update R-02 (Renewal Registry) with credential review date

Retest: Within 7 days (credential critical)

Failure: Contact information outdated Diagnosis:

- Phone numbers disconnected
- Email addresses bounced
- Solicitor retired/firm closed

Remediation:

- Update all contact information in P-10
- Verify contact info annually (part of P-Series review)
- Test email/phone periodically
- Consider backup contacts for critical roles

Retest: Immediate (update then retest)

ADVANCED SCENARIOS

V. ADVANCED DRILL SCENARIOS

Scenario A: Technology Failure

Simulation:

- Assume password manager company shut down
- Assume cloud storage inaccessible
- Assume phone lost (2FA unavailable)

Executor must:

- Access accounts using backup methods only
- Retrieve credentials from physical backups
- Demonstrate recovery without digital systems

Tests: Redundancy and offline resilience

Scenario B: Hostile Family Member

Simulation:

- Assume one family member contests will
- Assume they attempt to access/freeze accounts
- Assume they change locks on property

Executor must:

- Demonstrate legal authority (probate docs ready?)
- Know which accounts can be frozen by contested party
- Have plan for securing physical property

Tests: Legal preparedness and asset protection

Scenario C: International Principal

Simulation:

- Principal dies abroad
- Death certificate foreign (translation needed?)
- Assets in multiple jurisdictions

Executor must:

- Know repatriation procedure
- Understand multi-jurisdiction probate
- Have contact info for overseas advisors

Tests: Cross-border complexity preparedness

ANNUAL DRILL SCHEDULE

VI. RECOMMENDED ANNUAL DRILL SCHEDULE

Year 1: Full Drill (baseline)

- All phases
- Complete scoring
- Identify all gaps
- Full remediation

Year 2: Targeted Drill (gaps from Year 1)

- Focus on previously failed areas
- Quick check of previously passing areas
- Update for any life changes

Year 3: Rotation Drill (technology focus)

- Test technology failures
- Test backup systems
- Verify redundancy

Year 4: Rotation Drill (legal/family focus)

- Test notification procedures
- Test legal documentation
- Verify authority mechanisms

Year 5: Full Drill (comprehensive re-baseline)

- Repeat full Year 1 drill
- Compare results (improvement?)
- Update for accumulated life changes

Ongoing (Every Year):

- [ ] Verify contact information current
- [ ] Test DP access (sample 2-3 DPs)
- [ ] Review document locations
- [ ] Update succession plan if needed

CASE STUDY - DRILL SAVES ESTATE

VII. CASE STUDY: DRILL PREVENTS CRISIS Estate Profile:

- Principal: Age 58, entrepreneur, £45M estate
- Executor: Spouse (non-financial background)
- Estate documentation: Complete P-Series, professionally maintained

First Drill (2021): Failures identified:

1. Spouse couldn't access password manager (master password unknown)
2. Bank deposit box key missing
3. One investment account undocumented
4. Insurance broker contact outdated (retired)

Time to locate documents: 4 hours (should be <30 minutes) DPs successfully accessed: 2 of 4 (50% failure rate) Overall score: 240/500 (48% - CRITICAL FAILURE)

Remediation (2021):

- Master password placed in sealed envelope with executor
- Backup password manager emergency kit in home safe
- New deposit box key obtained, placed in known location
- Investment account added to P-03
- New insurance broker contact added to P-10
- Document storage location clarified (specific drawer)

Cost: 8 hours of principal + executor time Monetary cost: £0 (internal remediation)

Second Drill (2022): Results:

- Time to locate documents: 12 minutes [YES]
- DPs successfully accessed: 4 of 4 (100%) [YES]
- Account inventory: 100% complete [YES]
- Contact information: All current [YES]
- Overall score: 480/500 (96% - EXCELLENT)

Real Event (2023): Principal dies suddenly (heart attack, age 59) Executor performance:

- Located all documents: 15 minutes
- Accessed all DPs: 4 hours
- Notified all parties: 36 hours
- Probate initiated: 48 hours

Outcome:

- Zero financial disruption
- All accounts accessed smoothly
- No family disputes (clear documentation)
- Probate completed in 4 months (UK average: 9-12 months)

Executor feedback:

> "The drill made all the difference. I knew exactly what to do, where everything was, and how to access it. Without that practice run, I would have been completely lost during the worst moment of my life."

Cost of annual drills: 16 hours over 2 years (8 hours each) Value: Prevented estimated £50k+ in legal fees, delays, and family conflict

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EXECUTOR CHECKLIST

VIII. 72-HOUR EXECUTOR CHECKLIST Printable Checklist for Executor Packet

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72-HOUR CONTINUITY DRILL CHECKLIST
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HOURS 0-2: DOCUMENT LOCATION
[BOX] Locate executor packet/letter
[BOX] Locate P-Series instruments (P-01 through P-10)
[BOX] Locate R-Series registries (R-01 through R-04)
[BOX] Verify all documents present using R-01 checklist
Time completed: _______
HOURS 2-12: DESIGNATED PLACE ACCESS
[BOX] Access DP-01 (Password Manager)
[BOX] Access DP-02 (Home Safe)
[BOX] Access DP-03 (Bank Deposit Box)
[BOX] Access DP-04 (____________________)
[BOX] Access DP-05 (____________________)
Time completed: _______
HOURS 12-24: ACCOUNT INVENTORY
[BOX] Review P-02 (Accounts Register)
[BOX] Verify credentials exist for all accounts (DP-01)
[BOX] Identify accounts requiring immediate action
[BOX] List all standing orders (P-04)
Time completed: _______
HOURS 24-48: CRITICAL NOTIFICATIONS
[BOX] Notify solicitor (probate initiation)
[BOX] Notify banks/financial institutions
[BOX] Notify insurance companies
[BOX] Notify HMRC (if applicable)
[BOX] Notify family members (per P-10)
[BOX] Notify employers/pension providers
Time completed: _______
HOURS 48-72: FINANCIAL STABILIZATION
[BOX] Identify bills due within 30 days
[BOX] Ensure sufficient liquidity
[BOX] Freeze discretionary spending
[BOX] Verify income continuation
[BOX] Secure physical assets
Time completed: _______
==============================================
DRILL COMPLETE - SCORE:
Document Retrieval: ___/100
DP Access: ___/100
Account Inventory: ___/100
Notification List: ___/100
Financial Obligations: ___/100
TOTAL: ___/500
RESULT: [BOX] PASS (350+) [BOX] FAIL (<350)
REMEDIATION REQUIRED:
_____________________________________________
_____________________________________________
_____________________________________________
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PROFESSIONAL EXECUTOR VARIANT

For estates using professional executors (solicitors, trust companies):

Modified Drill Objectives:

Professional executors have different concerns than family executors: Family Executor Concerns:

- Emotional stress + administrative complexity
- Unfamiliarity with estate details
- First-time executor (learning on the job)

Professional Executor Concerns:

- Efficiency (time = cost to estate)
- Completeness (avoiding comeback claims)
- Reputation (track record of smooth administrations)

Professional Executor Drill Focus:

Efficiency Metrics:

- Time to locate all documents: Target <30 minutes (not 2 hours)
- Time to complete account inventory: Target <4 hours (not 24 hours)
- Time to initiate probate: Target <24 hours (not 48 hours)

Completeness Metrics:

- 100% account discovery (no "surprise accounts" later)
- 100% asset identification
- 100% obligation capture

Process Metrics:

- Clear handover documentation (principal -> executor)
- Audit trail (all actions logged)
- Client communication plan (updating beneficiaries)

Professional Executor Drill Additions:

Beyond standard drill:

- [ ] Test conflict of interest procedures (if executor is also beneficiary)
- [ ] Test multi-beneficiary communication protocols
- [ ] Verify professional indemnity insurance coverage
- [ ] Test fee structure transparency (estate charged correctly)
- [ ] Verify regulatory compliance (SRA/FCA if applicable)

TECHNOLOGY-SPECIFIC DRILLS

X. TECHNOLOGY-SPECIFIC SCENARIOS

Password Manager Failure:

Scenario: 1Password company ceases operations, vaults inaccessible Drill:

- [ ] Locate emergency kit (physical backup)
- [ ] Access exported vault file (should be in DP-02 or DP-03)
- [ ] Decrypt vault file without 1Password software
- [ ] Retrieve sample credential (test success)

Tools needed:

- Emergency kit PDF (from password manager)
- Vault export file (.1pif or similar)
- Decryption instructions

Remediation if fails:

- Export vault monthly to encrypted USB
- Store vault export in physical DP
- Test vault import into alternative password manager

Cloud Storage Failure:

Scenario: Dropbox/Google Drive account suspended or company acquired/shut down Drill:

- [ ] Locate offline backups (should be in DP-02 on USB or in DP-03)
- [ ] Verify backups are current (within 30 days)
- [ ] Test file accessibility (can open files)
- [ ] Verify encryption keys available (if encrypted)

Remediation if fails:

- Establish monthly offline backup routine
- Store encrypted USB drives in multiple DPs
- Document backup verification in R-02

Cryptocurrency Access:

Scenario: Principal held cryptocurrency, executor needs access Drill:

- [ ] Locate wallet recovery phrases (should be in DP-02 or DP-03, physical)
- [ ] Identify wallet type (hardware wallet, exchange, software)
- [ ] Access wallet (or simulate access)
- [ ] Verify balance visible

Critical: Recovery phrases must NEVER be stored digitally

- Physical metal/paper only
- Multiple physical backups in separate DPs
- Test recovery process during drill

Remediation if fails:

- Document recovery phrase in physical DP immediately
- Test recovery process
- Consider multi-signature wallet (requires 2 of 3 keys)

CONCLUSION

The 72-Hour Continuity Drill is the difference between theory and practice. Estate planning produces documents. Estate execution requires operational readiness. Most estates fail not from lack of planning, but from execution gaps:

- Documents exist but can't be found
- Credentials exist but can't be accessed
- Contact information exists but is outdated
- Procedures exist but were never tested

The drill identifies these gaps before they become crises.

Recommended Implementation: Year 1: Full drill, identify gaps, remediate Annual thereafter: Targeted drills, test changes, verify improvements Every 5 years: Full comprehensive re-drill Cost: 6-8 hours annually (principal + executor) Value: Prevents £10k-£100k+ in delays, legal fees, family disputes

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Operational Readiness ≠ Perfect Documentation An estate with 90% perfect documentation but 0% executor readiness will fail. An estate with 70% documentation but 100% executor readiness will succeed. The drill creates readiness.

The Standard Index Group Position: Estate continuity is not achieved through paperwork. It is achieved through operational discipline. The 72-Hour Drill is that discipline. Run it. Score it. Fix gaps. Repeat annually. Operational estates survive succession events intact. Theoretical estates do not.

FOOTER:

`AUD-10: 72-Hour Continuity Drill v1.0 | Page X of 18 | Standard Index Group | Audit Framework`